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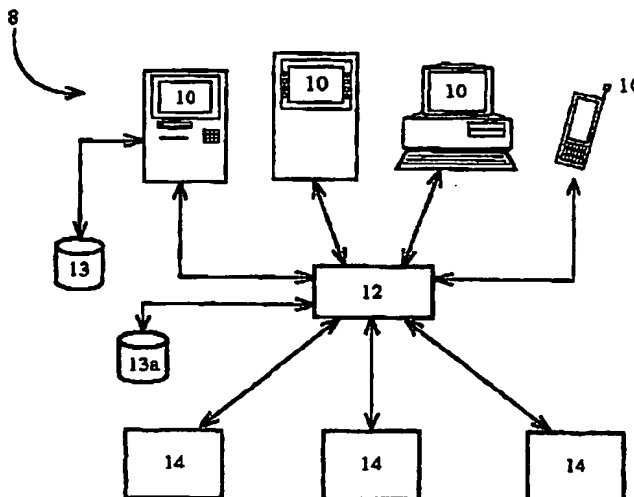
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(54) Title: TRANSACTION EXECUTION SYSTEM AND METHOD WITH USER PROXY AND MIDDLEWARE



(57) Abstract: A transaction execution system has a plurality of member institutions, a number of transaction execution machines (TEMs), and a processing and routing system with translator to connect and process information between the member institutions and the TEMs. Each of the TEMs contains an identification device, a user interface and optionally a material device. When a customer uses one of the TEMs, the user interface is subsequently modified behave as though it were connected directly to all of the functionalities desired to be used by the user at one or more institutions, regardless of transport protocol, authorization protocol or other transaction automation system elements for the duration of the customer's transaction or provides the user the ability to conduct transaction involving accounts held at more than one institution.

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# INTERNATIONAL SEARCH REPORT

International Application No  
PCT/CA 01/01655

A. CLASSIFICATION OF SUBJECT MATTER  
IPC 7 G06F17/60 G07F19/00

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)  
IPC 7 G07F G06F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the International search (name of data base and, where practical, search terms used)

EPO-Internal, WPI Data

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 99 49431 A (KORALA ASSOCIATES LIMITED ;KORALA ARAVINDA (GB)) 30 September 1999 (1999-09-30) page 13, line 18 -page 15, line 16 claims 1,16,17,25,27; figures 3,4	1,5-9, 17-19
Y		2-4
A		10,11, 15,16
X	US 5 899 982 A (RANDLE WILLIAM M) 4 May 1999 (1999-05-04) column 2, line 26 - line 49 column 3, line 34 - line 55 claims 1,3,6,10-14,16; figure 1	1,5,7,9, 17-19
A		10,11
X	US 6 003 019 A (EATON MORAG M ET AL) 14 December 1999 (1999-12-14) column 3, line 7 -column 4, line 28 claims 1,2,6,8,9; figures 2-4	1,5,7,9, 17-19
A		10,11
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☒ Further documents are listed in the continuation of box C.

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